

Amendments to the Claims:

This listing of claims replaces all prior listings of claims:

Listing of Claims

1-82. (Canceled)

83. (Previously Presented) A method for developing rules using a decision engine, said method comprising:

converting model files into data with a model editor component;

organizing said data according to hierarchical structures;

importing said data into a designer component;

defining projects with workflow functional components, said workflow functional

components comprising:

expression sequences,

segmentation trees, and

workflow lists;

assigning values to local fields and modifying local field values with said expression sequences;

creating project workflow with said segmentation trees;

identifying a set of steps that are processed during runtime execution with said workflow lists;

designing rules;

generating rules, models, and strategies with graphical user interfaces;
producing a predictive score at runtime for a given transaction with said models;
testing said rules by tracking statistics on which rules, models, and strategies were used
and how many times; and
modifying said rules, models, and strategies.